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PREPARED BY AND RETURN TO: D. B. BRIDGFORTH P. O. BOX 241 1607 STATE LINE ROAD SOUTHAVEN, MS 38671 662/393-4450

BK 1871 PG 463

APPOINTMENT OF SUBSTITUTE TRUSTEE

The undersigned beneficiary of that certain Deed of Trust made and executed by Dena Willis, to Mary Austin Monteith, Trustee for the benefit of William Summers, dated April 6, 2001, appearing of record in Real Estate Trust Deed Book 1312, Page 433, in the office of the Chancery Clerk of DeSoto County, Mississippi, does, pursuant to authority given in said Deed of Trust, appoint Barry W. Bridgforth, Jr., as Substitute Trustee, to act in the place and stead of the original Trustee, fully granting unto the Substitute Trustee all powers conferred on the original Trustee by said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has executed this instrument this the day of November, 2003.

WILLIAM SUMMERS

STATE OF MISSISSIPPL COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the state and county aforementioned, the within named **William Summers**, who acknowledged that he signed and delivered the above and foregoing instrument on the day and year therein mentioned as his voluntary act and deed for the purposes expressed therein.

Given under my hand and official seal this the 14 day of November, 2003.

Notary Public Strain Notary Pu

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